

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

In re:

John M McCarthy  
Shelley A McCarthy  
Debtor(s)

Case No. 18-19485

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Glenn Stearns, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 07/12/2018.
- 2) The plan was confirmed on NA.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was converted on 02/20/2019.
- 6) Number of months from filing to last payment: 5.
- 7) Number of months case was pending: 8.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$37,950.00.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have not cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$2,000.00
Less amount refunded to debtor	\$1,337.97

**NET RECEIPTS:** **\$662.03**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$0.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$110.00
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION:** **\$110.00**

Attorney fees paid and disclosed by debtor: \$0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AMERICO	Unsecured	3,712.91	NA	NA	0.00	0.00
AMERICREDIT FINANCIAL DBA GM I	Secured	0.00	NA	NA	0.00	0.00
BANKERS LIFE & CASUALTY CO	Unsecured	5,000.00	NA	NA	0.00	0.00
COMBINED INSURANCE	Unsecured	1,800.00	NA	NA	0.00	0.00
KANSAS CITY LIFE	Unsecured	5,500.00	NA	NA	0.00	0.00
LIBERTY BANKERS LIFE	Unsecured	1,000.00	NA	NA	0.00	0.00
LIBERTY LAKES HOMEOWNERS ASS	Secured	525.44	NA	NA	0.00	0.00
LIBERTY NATIONAL LIFE INSURANC	Unsecured	1,000.00	NA	NA	0.00	0.00
OLD AMERICAN INSURANCE	Unsecured	1,000.00	NA	NA	0.00	0.00
ONEMAIN FINANCIAL	Secured	2,000.00	NA	NA	552.03	0.00
BARCLAY	Unsecured	4,183.00	NA	NA	0.00	0.00
BEST BUY CRESIT SERVICES	Unsecured	890.00	NA	NA	0.00	0.00
CAPITAL ONE	Unsecured	2,165.00	NA	NA	0.00	0.00
CAPITAL ONE	Unsecured	3,860.00	NA	NA	0.00	0.00
CARE CREDIT SYNCHRONY BANK	Unsecured	2,564.32	NA	NA	0.00	0.00
ILLINOIS DEPARTMENT OF REVENUE	Unsecured	7,204.45	NA	NA	0.00	0.00
INTERNAL REVENUE SERVICE	Unsecured	34,661.78	NA	NA	0.00	0.00
LVNV FUNDING	Unsecured	789.63	NA	NA	0.00	0.00
MERRICK BANK	Unsecured	1,365.00	NA	NA	0.00	0.00
PAYPAL CREDIT SVCS/GEMB	Unsecured	300.00	NA	NA	0.00	0.00
PAYPAL CREDIT SVCS/GEMB	Unsecured	1,338.00	NA	NA	0.00	0.00
VITAL RECOVERY SERVICES LLC/LE	Unsecured	5,080.64	NA	NA	0.00	0.00
SENIOR LIFE INSURANCE	Unsecured	0.00	NA	NA	0.00	0.00
TRANSAMERICA	Unsecured	26,856.00	NA	NA	0.00	0.00
WELLS FARGO HOME MORTGAGE	Secured	0.00	NA	NA	0.00	0.00
WELLS FARGO HOME MORTGAGE	Secured	28,841.14	NA	NA	0.00	0.00

<b>Summary of Disbursements to Creditors:</b>			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$0.00	\$552.03	\$0.00
All Other Secured	\$0.00	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$0.00</b>	<b>\$552.03</b>	<b>\$0.00</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>

<b>Disbursements:</b>		
Expenses of Administration	<u>\$110.00</u>	
Disbursements to Creditors	<u>\$552.03</u>	
<b>TOTAL DISBURSEMENTS :</b>		<b><u>\$662.03</u></b>

12) The trustee certifies that the foregoing summary is true and complete and all administrative matters for which the trustee is responsible have been completed. The trustee requests that the trustee be discharged and granted such relief as may be just and proper.

Dated: 03/05/2019

By: /s/ Glenn Stearns

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.